

IMPULSIVE IMOGEN

Recognise yourself? You get into financial trouble because you're an impulse shopper. You often find yourself handing over your card thinking 'I deserve this' to justify a treat that you know you can't really afford. You comfort eat, too, tackling stress or bad news with stodgy suppers and endless sweet treats. **Your money and your life** You're feeling deprived and dissatisfied with life, so you spend and eat to compensate. 'For some people, shopping is an art form - when they are shopping, they are creating a fantasy idea of their life, which is more interesting than the real thing,' says Quilliam. Constantly indulging in treat foods is also a way of comforting yourself, but you're forgetting the consequences for your health and your waistline. **Balance the budget** 'Use CACA (Create Awareness, Challenge and Affirm) to help you work out what's really going on while you shop,' says Gnessen. 'When you are next standing in a shop about to buy, "create awareness" by tuning into your feelings - what is the emotion prompting this purchase - anxiety, disappointment, boredom? What else could you do to handle the cause of that negative emotion? Next, "challenge" yourself. Be really honest. If you are already thousands in debt, you simply can't afford to buy a new pair of shoes. Be tough on all the excuses that you use to justify out-of-control spending. Finally, "affirm": remind yourself of how much better you'll feel when you are truly in control.'

'The idea works just as well when you find yourself heading for a tub of Ben & Jerry's because you've had a bad day at work. Stop and think before you eat. How are you feeling? What could you do instead of eating for comfort? Can you afford the calories?'

There's a lot of satisfaction to be had from knowing that you are looking after your body and in control of stress,' says personal 7" trainer Nicki Waterman.

GENEROUS JENNY

Recognise yourself? You are always first to the bar and often pay for everyone's cab home. You love to buy the presents your friends and family really want, regardless of whether or not you can afford them. And you never refuse an invite even when you're skint-saying 'no' feels like losing face. You'd like to be slimmer or fitter, but you're so often out partying or being a shoulder to cry on, you rarely have the time to eat well or get to the gym.

Your money and your life You're insecure in relationships. 'I've noticed that those who spend as much as this on friends and family are often worried about being truly themselves because they fear others won't like what they see,' says Gnessen. To hide their insecurity, they create a larger-than-life, over-generous fantasy version of themselves.' This type of spender can also be easily led - you often drink more than you want to or miss exercise sessions because you've been carried along by the crowd.

Balance the budget You need to learn and accept that people don't love you for your generosity alone. There are myriad ways to show love that don't involve money,' says Gnessen. 'Your family might appreciate you spending more time with them, say, than buying outrageously expensive gifts.'

Plan ahead so you have social events to look forward to, but for spur-of-the-moment invites, have some excuses ready and a few inexpensive treats on hand instead. Or why not meet friends at the gym? 'Exercise is best of all,' says Waterman, 'because endorphins compensate for feeling that you're missing out.' You'll soon discover that friends still love you if you aren't first to the bar or you say 'no' to a night out because you can't afford it. That knowledge will do wonders for your self-confidence. *•

